



चलो आगे बढ़ें

A SCHEDULED BANK | FORTUNE INDIA 500 COMPANY

Investor Presentation

FY20 / Q4FY20

Retail Focused | Differentiated | Well Capitalized | Fast Learning | Customer Centric

Completed 25 years as an
institution and 3 years as a Bank



May 2020

AU Bank – Leveraging Best of Both The Worlds

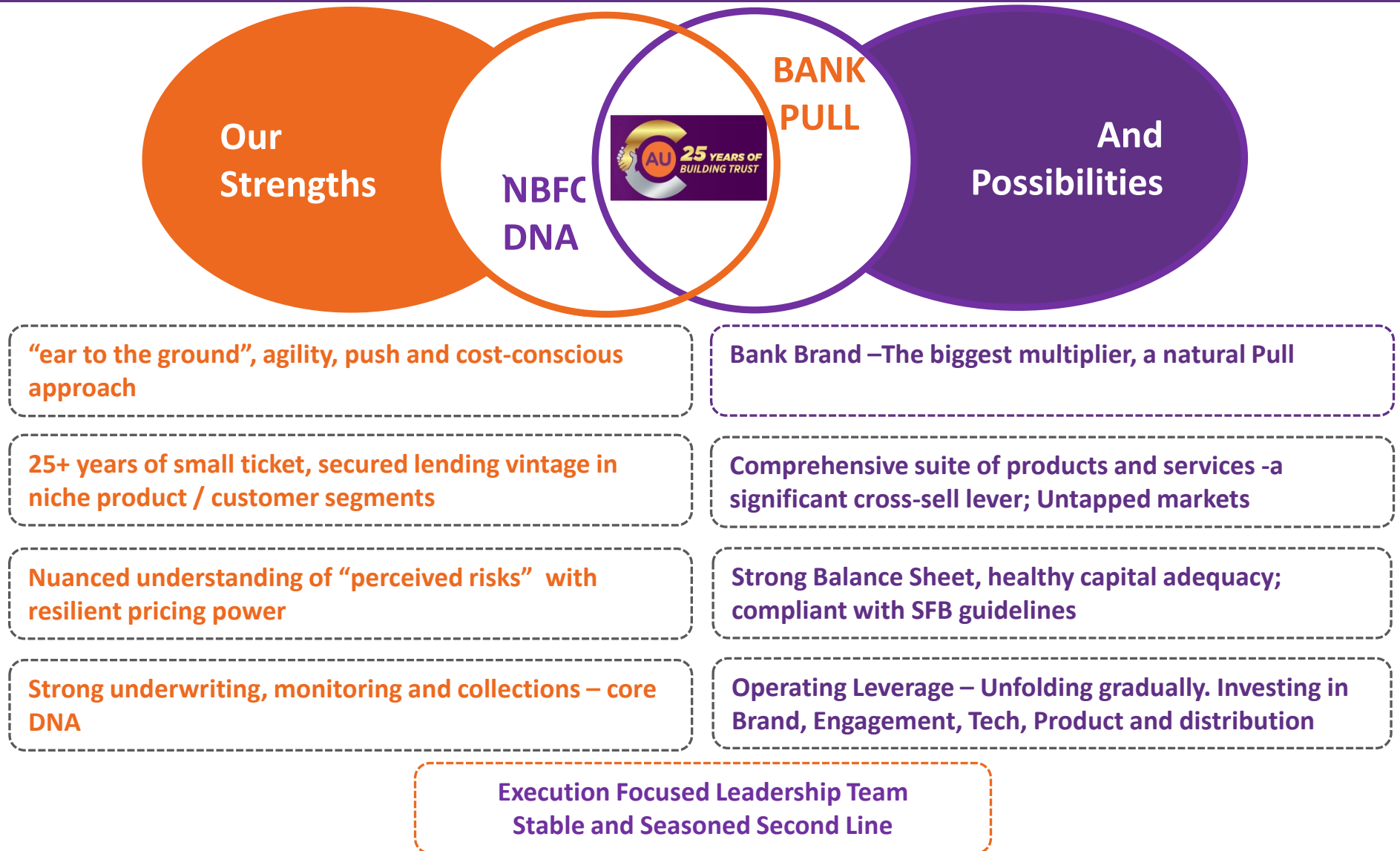


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1. FY20 / Q4FY20 Performance Summary and Key Updates



FY2019-20: Key Governance, Expansion and New Product Updates



- ❑ **Strengthened Bank's Governance Framework and inducted three independent board of directors during fiscal 2019-20; BOD expands to 9 directors**
 - **Mr. V G Kannan** : A career banker with over 38 years of Banking & Financial services sector experience. Previously, he headed Indian Bank's Association as Chief Executive, State Bank of India as MD and as MD & CEO of SBI Capital Markets.
 - **Mr. Pushpinder Singh** : A technology expert with over 33 years of rich experience at Bank of India with focus on technological advancement and IT implementation. His specializations include all facets of banking viz. Payment Systems, Services & Automation, Risk Management, IT and Retail Banking.
 - **Professor M. S. Sriram** : An inclusive finance expert and visiting faculty at IIM Bangalore. He is a Distinguished Fellow at the Institute for Development of Research in Banking Technology. He is a graduate from Institute of Rural Management. He and completed his doctoral studies at IIM Bangalore
- ❑ **AU Bank completes another humbling milestone of completing 25 Years of continuous and reliable service and 3 Years as a Bank**
- ❑ **RBI approval for appointment of Mr. Raj Vikash Verma as Part-time Chairman of the Bank¹**
- ❑ **RBI approval for reappointment of Mr. Sanjay Agarwal as Managing Director & CEO and Mr. Uttam Tibrewal as Whole Time Director of the Bank for a period of 3 years²**
- ❑ **Retirement of Mr. Mannil Venugopalan as Part-time Chairman and Independent Director upon attaining retirement age**
- ❑ **Expanded distribution and added 33 new bank branches and 36 banking outlets. Future expansion plans to be calibrated in line with the prevailing market conditions.**
- ❑ **Launch of our best-in-class offering 'AU Royale' - Premier Contactless Debit Card targeting the upper middle-income segment**
- ❑ **Launched fully automatic, paperless two-wheeler loans and consumer durable loans**
- ❑ **Enhanced our customer engagement; launched our first-ever digital brand campaign #BharosaApnoJaisa on Hotstar, garnered over 55 Million views**
- ❑ **Launched AU COVID Shield Deposit – A must have, easy to make, emergency deposit product**

1. Effective April 8, 2020

2. Effective April 19, 2020

The Financial Year that went by

Updates for FY2019-20

- ❑ Aggregate Deposits grew 35% Y-o-Y; stood at ₹26,164 Crore as on Mar'20. Deposits grew ~10% over Dec'19 quarter. Retail deposits now 43%
- ❑ Loan Assets Under Management (AUM) increased by ~27% y-o-y from ₹24,246 Crore to ₹30,893 Crore driven primarily by bank's continued focus on growing Retail AUM, Up ~38% Y-o-Y. Share of Retail AUM further consolidates to 84%. ~98% AUM Secured
- ❑ Disbursements for full year FY 2019-20 rose ~16% over FY 2018-19 led by ~27% growth in retail disbursements, offset by a de-growth in NBFC book during FY2019-20. Non-Fund based disbursements at ₹917 Crore grew by ~155%. Amongst new products, Home Loan continues to gain stronger traction.
- ❑ Carrying Comfortable Capital
 - Total CRAR at ~22.0% and Tier-I CRAR of ~18.4%; Well above minimum regulatory requirements of 15% and 7.5%
 - Additional buffer of ~6.34% shareholding in Aavas Financiers Limited
 - Significant headroom to raise tier II Capital
- ❑ Liquidity Position - Bank maintained extremely comfortable liquidity over & above regulatory requirement of SLR, CRR and LCR. LCR was 133% against the regulatory minimum of 90%
- ❑ Average PSL of ~85% for FY 2019-20 against regulatory requirement of 75%
- ❑ Net Interest Income increased by 42% from ₹1343 Crore in FY 2018-19 to ₹1909 Crore in FY 2019-20 driven by healthy AUM growth of ~27%.
- ❑ Yield For FY 2019-20, disbursement yield increased by 124 bps to ~15.4%. Full-year AUM Yield was at 14.7% (up by ~40 bps)¹
- ❑ Cost of Fund - For FY2019-20, our overall average cost of funds improved by ~20 basis points to 7.7%.
- ❑ Spreads - Correspondingly full year spreads improved by ~60 bps Y-o-Y.
- ❑ Other Income (excluding gains on partial divestment of shares of Aavas Financiers Ltd.) grew from ₹462 Crore to ₹620 Crore; up by 34%
- ❑ Driven by operating leverage, our Cost-to-Income ratio declined to 56.1% in FY 2019-20 from 60.0% in FY 2018-19.

1. PAT growth including Aavas Financier Ltd.'s partial share gain was ~77% Y-o-Y.
2. Post accounting for ₹ 138 Crores of COVID-19 Related Provisions

FY20 / Q4FY20 Key Highlights

- ❑ **FY20 PAT** (excluding gains on partial divestment of shares of Aavas Financiers Ltd.) grew by 56% to ₹596 Crore from ₹382 Crore in FY19 , driven by robust growth, cost improvement and stable asset quality^{1,2}
- ❑ As at 31st March 2020, **Gross NPA** decreased by 30 bps to ~1.7% and **Net NPA** decreased by 50 bps to ~0.8%, vis-à-vis 2.0% and 1.3% as on 31st March 2019.
- ❑ COVID provisioning of ₹ 138 Cr created in Q4FY20 other than Standard Asset Provisioning and NPA Provisioning
- ❑ FY2019-20 **Return on Average Assets (RoAA)** clocked an improvement of ~11 bps to ~1.6% from 1.5% in FY 2018-19¹
- ❑ **Return on Average Equity (RoAE)** for FY2019-20 came in at ~15.8% vis-à-vis 14.0% in FY2018-19
- ❑ Increased **Customer Base** by 1.3 Lac in Q4FY20; Customer base now expands to ~1.7 Million

Updates for Q4FY19-20

- ❑ Q4FY20 **Cost of funds** declined further to 7.45% from 7.63% in Q3FY20.
- ❑ **Incremental CoF** declined by 10bp over previous quarter to ~7.2%
- ❑ **Completed a PTC securitization transaction amounting ₹ 958 Crore** inflow from wheels pool rated AAA(SO) in fourth quarter
- ❑ Moreover, Bank additionally mobilized **₹ 1,000 Crore through refinance from NABARD and SIDBI** in the Month of March'20.

Operating Environment and Challenges

- ❑ Multiple events shadowed the previous fiscal including General Elections, Macro Slowdown, Difficulties in Financial Sector including issues surrounding a Cooperative Bank, a large private sector bank attracting moratorium and restructuring; Full Year GDP estimated to be ~4.4%

1. Including gains on partial divestment of shares of Aavas Financiers Limited RoAA ~1.8% and RoAE ~17.9%

Impact of COVID-19 on Key Business Indicators

Particulars	Impact
Disbursements	Opportunity missed around ~5-6% (~₹ 20,000 Cr vs ₹ 18,634 Cr)
Deposit Mobilization	March momentum impacted due to macro issues in banking sector and COVID-19; Deposit Base could have increased by 8-10% (₹ 28,000 Cr vs ₹ 26,164 Cr)
Liquidity Position	Increased liquidity cushion by ₹1500-2000 Crore; Additional cost Impact (PAT reduced) by ~₹15-20 Crore
Gross NPA	Would have been around 1.5% range
Provisioning	COVID-19 provisioning of ₹ 138 Crore created in Q4FY20 other than Standard Asset Provisioning and NPA Provisioning
Impact on March Collection Efficiency	Short by ~10%
Fee and cross sell income throughput	Impacted by INR 7-8 crores around loan processing and asset ops; INR 5-6 crores from cross sell

FY20 / Q4FY20 Key Highlights

11 States and 1 UT



647 Touchpoints



17.2 lakh Customers

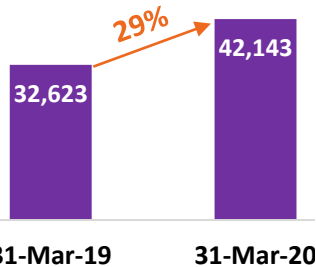


17,112 employees



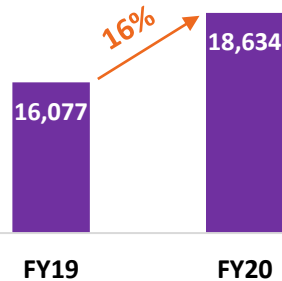
Total B/S Assets

₹ Crore



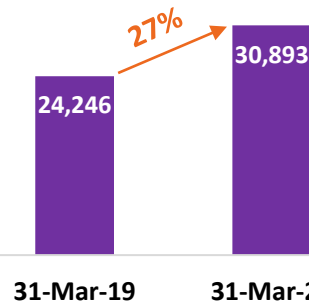
Disbursements¹

₹ Crore



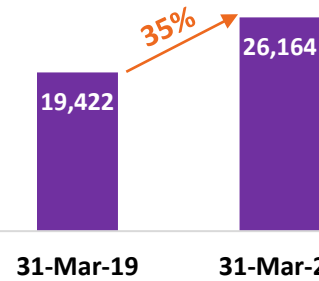
Loan Assets Under Management²

₹ Crore



Deposits³

₹ Crore



CASA Ratio⁴

16%

¹Disbursements include Non-Fund based credit facilities sanctioned

²Money Market Term Lending by Treasury of ₹ 25 Crore as on 31st Mar 20 is also added in Loan Assets Under Management. Corresponding figures for past periods added in Loan Assets Under Management

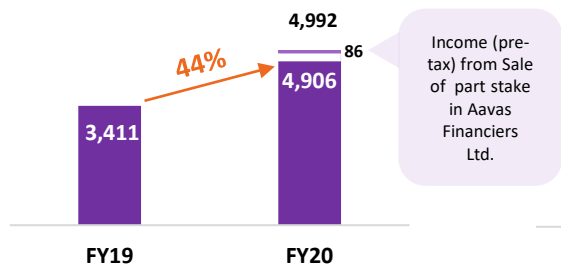
³ Deposit Base of ₹ 26,164 Crore includes Certificate of Deposit of ₹ 2,296 Crore

⁴CASA Ratio is computed excluding the Certificate of Deposits from Total Deposits

FY20 / Q4FY20 Key Highlights

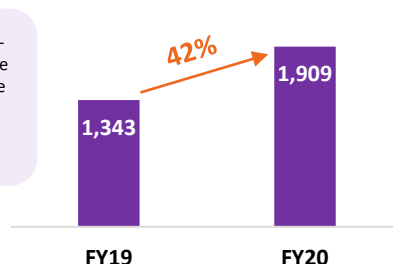
Total Income

₹ Crore



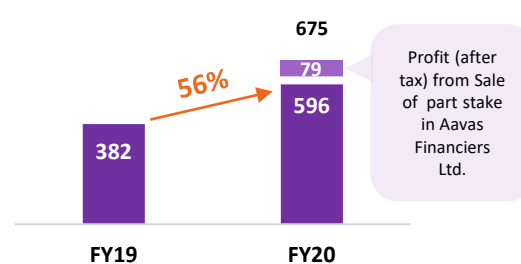
Net Interest Income

₹ Crore



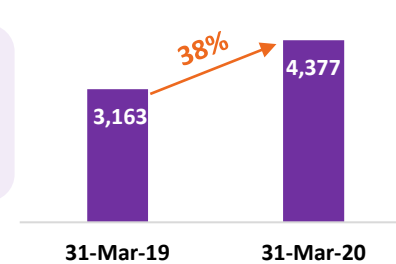
PAT

₹ Crore



Net-worth

₹ Crore



Yield¹ on AUM

14.7%

Vs.

14.3%
(31-Mar-19)

Cost of Funds

7.7%

Vs.

7.9%
(FY19)

Net Interest Margin²

5.4%

Vs.

5.5%
(FY19)

ROA³ / incl Aavas Profit

1.6% / 1.8%

Vs.

1.5%
(FY19)

ROE⁴ / incl Aavas Profit

15.8% / 17.9%

Vs.

14.0%
(FY19)

GNPA

1.7%

Vs.

2.0%
(31-Mar-19)

NNPA

0.8%

Vs.

1.3%
(31-Mar-19)

Provision Coverage Ratio

52.5%

Vs.

37.4%
(31-Mar-19)

CRAR

22.0%

Vs.

19.3%
(31-Mar-19)

Tier-I CRAR

18.4%

Vs.

16.0%
(31-Mar-19)

¹Total Loan Assets AUM Yield is calculated excluding the Money Market Lending by Treasury;

²Net Interest Margin represents Net Interest Income as % of Average Interest Earning Assets; Annualized.

³ROA represents PAT as % of Average Total Assets; Annualized.

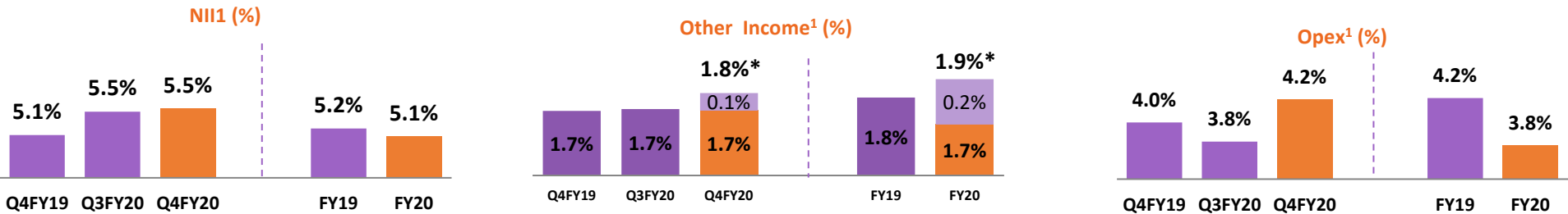
⁴ROE represents PAT as % Net worth; Annualized.

Consistent Profitability

* Including Profit from Sale of part stake in Aavas Financiers Ltd.



ROA / ROE – Components



1 ROA, NII, Opex, Provisions & Contingencies is represented as % of Avg. Total Asset; For ROA of FY20/Q4FY20 PAT excludes Profit from Sale of Investments in Aavas Financiers Ltd.; Annualized for quarterly figures
 2 ROE represents PAT as % of Avg. Net worth; For ROE of FY20/Q4FY20 PAT excludes Profit from Sale of Investments in Aavas Financiers Ltd.; Annualized for quarterly figures
 3 As % of sum of Avg. Total Assets; For FY20, Other Income excludes Profit from Sale of Investments in Aavas Financiers Ltd.; Annualized for quarterly figures
 4 Cost to Income Ratio represents Operating Cost to sum of NII and Other Income; For FY20/Q4FY20, Cost to Income ratio excludes Profit from Sale of Investments in Aavas Financiers Ltd.

Vertical-wise ROA for FY20

Business Segments	Retail Assets	Small & Mid Corporate Assets	Term Lending by Treasury	Total Loan Assets	Total Assets	Branch Banking	Treasury	Regulatory Cost (CRR, SLR & LCR)	Overall
Loan AUM proportion	84%	16%	~0.1%	100%	100%	-	-	-	-
Loan AUM Growth y-o-y	38%	-3%	-92.3%	29%	29%	-	-	-	-
PAT (₹ Crore)	618	82	-	700	700	(95)	54	(63)	596
Return on Assets (ROA)	2.8%	1.6%	-	2.6%	1.9%	-0.3%	0.1%	-0.2%	1.6%
ROA based on	Average AUM				Average Total B/S Assets				

Note:

- 1) Retail includes wheels, 2-Wheeler, SBL – MSME, Home Loan, Gold Loan, Personal Loan, OD against FD and Consumer Durable Loan
- 2) Small and mid-corporate includes Business Banking, NBFC Lending, Real Estate Group & Agri-SME
- 3) Deposit franchisee form part of Branch Banking

❑ Early Phase for Branch Banking vertical; 3 years of Banking operations; Resultantly Cost to Income is high, though improving gradually; Branch Banking have drag of -0.3% on Overall ROA

³ROA represents PAT excluding Profit from Sale of Investments (part-stake) in Aavas Financiers Ltd. as % of Average Total Assets; Annualized.

Stable Asset Quality

Credit Cost - Net Impact on P/L	Q4FY19	Q3FY20	Q4FY20
(All Figures in ₹ Crore)	Audited	Unaudited	Audited
Repossession Loss	7	11	11
POS Loss	4	4	5
Write off	0	2	0
Less: Bad Debt Recovery	-9	-5	-6
Net Credit Loss	2	12	11
Net Credit Loss (as % of Avg. Total Assets)	0.0%	0.1%	0.1%
Provision on NPA	18	15	5
Credit Cost – Net Impact on P/L	19	28	16
Credit Cost – Net Impact on P/L (as % of Avg. Total Assets)	0.3%	0.3%	0.2%

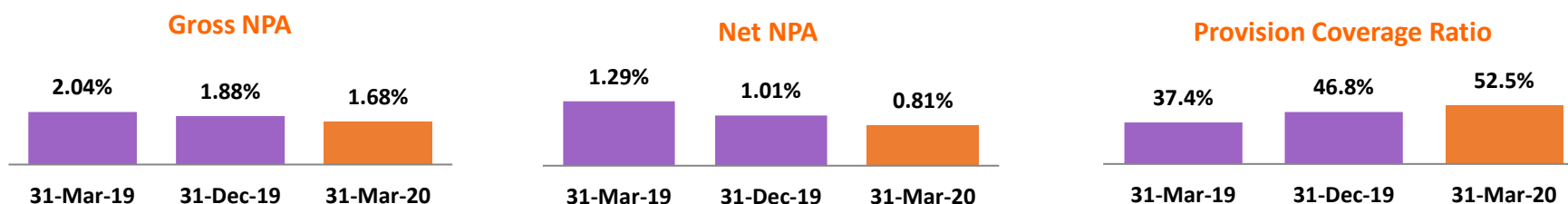
FY19	FY20
Audited	Audited
22	36
6	13
0	2
-29	-20
0	32
0.0%	0.1%
75	65
75	97
0.3%	0.3%



A reflection of quality of our sourcing, underwriting, collection, assets, customer, geographies

Movement of Gross NPA	Q4FY19	Q3FY20	Q4FY20
(All Figures in ₹ Crore)	Audited	Unaudited	Audited
Opening Gross NPA	421	504	504
Additions during the period	152	130	81
Reductions during the period	103	130	128
Gross NPA (closing)	470	504	458

- Gross NPA of ₹ 458 Crore as on 31st Mar 20 includes “Below 90 Days Overdue” cases worth ₹ 31 Crore



Standard Asset Provisioning and Covid-19 Provisioning together in excess of 1% of on book advances

(₹ Crore)	Mar-19	Dec-19 [^]	Mar-20
	Audited	Unaudited	Audited
Total Risk Weighted Assets	19,133	21,561	22,510
Tier I Capital	3,053	3,551	4,132
Tier II Capital	641	605	818
Total Capital	3,695	4,156	4,950
CRAR	19.3%	19.3%	22.0%
Tier I CRAR	16.0%	16.5%	18.4%
Tier II CRAR	3.3%	2.8%	3.6%

[^]**Note :** CRAR and Tier I Capital Funds for interim financial periods has been computed without adding interim profit

1. [^]Includes ₹ 525 Crores received from Temasek for conversion of 1,01,04,364 Warrants

2. Additional buffer - Investment in Aavas Financiers Ltd. at current market valuation is ~₹ 600 Crore (49,65,757 equity shares at closing price of ~₹ 1219 per share as on 30th Apr 2020 at NSE)

Profit & Loss Statement – FY20 Operating PAT grows 56%

(All Figures in INR Crore)	Q4FY20	Q4FY19	Y-o-Y	FY20	FY19	Y-o-Y	Q3FY20	Q-o-Q
	Audited	Audited		Audited	Audited		Unaudited	
<u>Income</u>								
Interest Earned	1,183	877	35%	4,286	2,949	45%	1,112	6%
Interest Expended	629	490	28%	2,377	1,607	48%	605	4%
Net Interest Income	555	387	43%	1,909	1,343	42%	507	9%
Other Income	174	131	33%	620	462	34%	161	8%
Income from sale of Equity Shares of Aavas Financiers Ltd.	9	-	-	86	-	-	-	-
Total Net Income	738	517	43%	2,615	1,805	45%	668	10%
<u>Expenses</u>								
<u>Operating Expenses</u>								
Employee Cost	204	160	28%	760	601	26%	187	9%
Other Operating Expenses	218	142	53%	658	481	37%	168	30%
Operating Profit before Provisions and Contingencies	316	216	46%	1,197	722	66%	313	1%
Provisions (other than tax) and Contingencies	13	39	-68%	145	142	2%	40	-69%
COVID-19 Provisions	138	-		138				
Exceptional Items	-	-	-	-	-	-	-	-
Profit Before Tax	165	176	-6%	914	580	58%	273	-39%
Tax expenses	43	58	-26%	239	198	21%	83	-48%
Profit After Tax	122	118	3%	675	382	77%	190	-36%
Profit After Tax (excluding Profit from sale of Equity Shares of Aavas Financiers Ltd.)	115	118	-3%	596	382	56%	190	-40%

Other Income

(All Figures in ₹ Crore)	Q4FY19	Q3FY20	Q4FY20	FY19	FY20
Break-up of Other Income	Audited	Unaudited	Audited	Audited	Audited
Loan Assets Processing & Other fees	73	87	86	240	321
General Banking & Deposits related fees	14	18	21	46	71
Cross Sell, Distribution related fees & others	14	10	13	80	41
PSLC Premium / Fees	12	25	35	47	82
Income from Treasury Operations	10	16	13	21	85
Income from sale of Equity Shares of Aavas Financiers Ltd.	-	-	9	-	86
Bad Debt recovery	9	5	6	29	20
Other Income Total	131	161	183	462	706

Cost Break-up and Efficiency Levers

Expense Head	Type	Amt in Cr	% Proportion	Amt in Cr	% Proportion
Manpower	Fixed	598	89%	669	50%
	Variable	71	11%		
Business	Fixed	33	7%	474	36%
	Variable	441	93%		
Infra & Others	Fixed	170	91%	186	14%
	Variable	16	9%		
Grand Total*		1,329		1,329	100%
Fixed		801	60%		
Variable		528	40%		
Grand Total*		1,329	100%		

❑ New Hiring plan and Branch expansion is kept on hold currently; to be recalibrated as situation evolves

❑ We are working on the reducing the Fixed Cost expenses by following below measures:

- Increasing Manpower efficiency
- Effective Work from Home policy
- Eliminating Non-Value-added processes
- Reducing/cannibalizing hierarchy
- Controlling and renegotiating all the contracts/agreement
- Periodic review and control mechanism.

Broad Categorization of expenses

Manpower	Business	Infra
Salaries	Promotion Expenses	IT Expenses
Office & General expenses	Incentives	Rent and utilities
	ATM Expenses	Insurance
	CSR	
	Commission Payout	
	Legal Expenses	
	Collection	

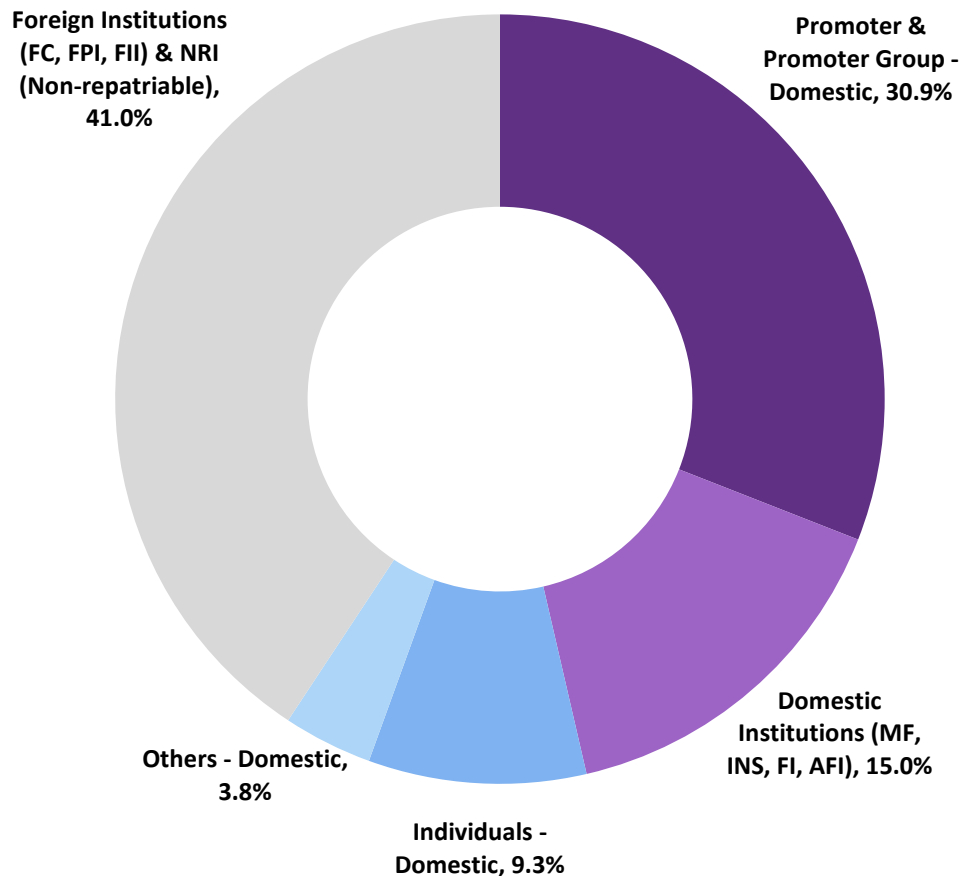
* Excludes Depreciation

Balance Sheet – Total Assets grew 29% y-o-y

(All Figures in ₹ Crore)	Mar 31, 2020	Mar 31, 2019	Y-o-Y	Dec 31, 2019	Q-o-Q
	Audited	Audited		Unaudited	
<u>Liabilities</u>					
Capital	304	292	4%	304	0%
Money received against Share Warrants	-	175	-	-	-
Employees stock options outstanding	52	43	21%	57	-9%
Reserves and Surplus	4,021	2,653	52%	3,876	4%
Deposits	26,164	19,422	35%	23,865	10%
Borrowings	10,335	8,613	20%	8,668	19%
Other Liabilities and Provisions	1,267	1,424	-11%	1,623	-22%
Total Liabilities	42,143	32,623	29%	38,394	10%
<u>Assets</u>					
Cash and Balances with R B I	1,050	811	29%	1,019	3%
Balances with banks and Money at Call and Short Notice	2,320	929	150%	1,110	109%
Investments	10,668	7,162	49%	8,588	24%
Advances	26,992	22,819	18%	26,572	2%
Fixed Assets	448	447	-	449	-
Other Assets	665	455	46%	656	1%
Total Assets	42,143	32,623	29%	38,394	10%

Marquee Shareholders Base – As on 24th Apr 2020

Shareholding Pattern



Total no. of shareholders

1,07,269

Domestic : Foreign

59 : 41

Key Shareholders (Holding 1%+)

Holding on
24-Apr-20

Movement from
31st Dec '19

Promoter & Promoter Group	30.9%	—
Redwood Investment (Warburg Pincus)	6.9%	—
Temasek Holdings	4.7%	—
Kotak Mahindra MF & AIF	4.0%	▲
Nomura	3.8%	▼ (0.1%)
Capital Group	3.2%	▲
Motilal Oswal MF	3.2%	▲
Wasatch (along with its other Inv. Vehicles)	2.8%	▲
UTI MF (Various MF & Offshore funds)	2.0%	▲
Steadview Capital (and all other Inv. Vehicles)	1.9%	—
Amansa Holdings	1.7%	▼ (0.5%)
VANGUARD (through its various funds)	1.7%	▲
HDFC Standard Life Insurance Co. Ltd.	1.7%	▲
Ourea Holdings (incl. Kedaara Capital I)	1.6%	—
Kotak's Offshore Funds (through its various funds)	1.5%	▼ (0.1%)
JP Morgan Funds	1.5%	▲
Uttam Tibrewal	1.2%	—
Motilal Oswal Financial Services Ltd	1.1%	—
International Finance Corporation	-	▼ (1.5%)
Chrys Capital (Labh Investments)	-	▼ (1.7%)

2. Retail Assets and Small & Mid-Corporate Assets - Snapshot



Disbursements grew 16% Y-o-Y led by ~27% Y-o-Y growth in RAs

Strong growth in granular small ticket loans including in Used, MSME, Home loans and Business Banking

(Amount in ₹ Crores except ATS)		Retail Assets								Small and Mid Corporate Assets					Total
Particulars	Period	New Wheels	Used & CoW	Wheels Total	SBL-MSME	HL	GL+CD+ PL	OD Agnst FD	Total Retail Assets	REG	BB	Agri SME	NBFC	SMC Assets	
DISB (YTD)	FY20	3,793	3,657	7,799	4,865	490	331	1,555	15,040	406	1,641	608	940	3,595	18,634
	FY19	4,330	2,249	6,725	3,698	115	83	1,178	11,800	440	927	512	2,399	4,277	16,077

DISB Growth (YTD)	Y-o-Y	-12%	63%	16%	32%	326%	299%	32%	27%	-8%	77%	19%	-61%	-16%	16%
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# of New Cases	FY20	72,960	136,511	249,769	49,943	5,331	n.d.	n.d.	n.d.	170	n.d.	1256	92	n.d.	
DISB ATS (₹ Lac)	Q4FY20	5.2	2.7	3.1	10.5	10.7	n.d.	n.d.	n.d.	262.9	n.d.	49.7	995.7	n.d.	

ETB Customers GL – 66%, CD-18%, PL –84%

ATS GL = ₹ 1.24L, ATS CD = ₹ 12.3 K, ATS PL=₹ 1.32L

ATS for BB (Fund Based) – ₹ 55 Lac
ATS for BB (Non-Fund Based) – ₹ 241 Lac

Disbursement yields remain intact

DISB Yield(%)	Q4 FY20	12.7%	18.2%	15.7%	15.5%	13.2%	n.d.	n.d.	15.6%	n.d.	n.d.	n.d.	n.d.	n.d.	15.2%
	Q3 FY20	12.8%	18.4%	15.5%	15.7%	13.3%	n.d.	n.d.	15.6%	n.d.	n.d.	n.d.	n.d.	n.d.	15.2%
	Q4 FY19	13.2%	19.3%	15.8%	15.0%	12.7%	n.d.	n.d.	15.4%	n.d.	n.d.	n.d.	n.d.	n.d.	14.7%

Note – “Disbursement” and “# of New Cases” includes Two-Wheeler Disbursements including Loan on Phone.

n.d. denotes Not Disclosed

BB denotes Business Banking. Business banking offering includes Fund Based (Cash Credit, WC) and Non-Fund Based limits including BG,LC limits

AUM Trends – Retail continues to scale; NBFC continues to shrink

AUM grew 27% Y-o-Y led by 38% Y-o-Y AUM growth in Retail Assets

(Amount in ₹ Crores)		Retail Assets								Small and Mid Corporate Assets					Term Lending by Treasury	Total AUM
Particulars	Period	New Wheels	Used & CoW	Wheels Total	SBL-MSME	HL	GL+CD +PL	OD Agnst FD	Total Retail Assets	REG	BB	Agri SME	NBFC	SMC Assets		
Gross AUM	Q4 FY20	8,034	4,607	12,985	11,287	567	257	796	25,892	826	1,081	1,213	1,856	4,976	25	30,893
	Q3 FY20	7,859	4,246	12,411	10,473	462	189	766	24,302	820	960	1,125	2,085	4,990	575	29,867
	Q4 FY19	7,212	2,882	10,224	7,865	116	57	551	18,814	801	811	984	2,511	5,107	325	24,246

AUM Growth	Y-o-Y	11.4%	59.9%	27.0%	43.5%	388.0%	347.6%	44.4%	37.6%	3.2%	33.3%	23.2%	-26.1%	-2.6%	-92.3%	27.4%
	Q-o-Q	2.2%	8.5%	4.6%	7.8%	22.6%	35.8%	3.9%	6.5%	0.8%	12.6%	7.8%	-11.0%	-0.3%	-95.7%	3.4%

3% growth in REG book and 26% degrowth in NBFC book implying franchise's more focus on granularity/retail

Retail Assets share jumps to ~84%

% of AUM	Q4 FY20	26.0%	14.9%	42.0%	36.5%	1.8%	0.8%	2.6%	83.8%	2.7%	3.5%	3.9%	6.0%	16.1%	0.1%	100.0%
	Q4 FY19	29.7%	11.9%	42.2%	32.4%	0.5%	0.2%	2.3%	77.6%	3.3%	3.3%	4.1%	10.4%	21.1%	1.3%	100.0%

Note – Total Wheels AUM includes AUM of Two-Wheeler and Vehicle Pool buyout. For Q4FY20, the same is ₹ 134 Crores and ₹ 39 Crores respectively
n.d. denotes Not Disclosed

BB denotes Business Banking. Business banking offering includes Fund Based (Cash Credit, WC) and Non-Fund Based limits including BG,LC limits

Continuous Improvement in Spreads and Asset Quality

Maintained AUM IRR Coupled with drop in Cost of Funds leading to improved spreads

Retail Assets										Small and Mid Corporate Assets					On Total AUM	Cost of Funds	Spread
Particulars	Period	New Wheels	Used & CoW	Wheels Total	SBL-MSME	HL	GL+CD+PL	OD Agnst FD	Total Retail Assets	REG	BB	Agri SME	NBFC	SMC Assets			
AUM IRR	Q4 FY20	12.8%	18.7%	15.1%	15.3%	12.9%	n.d.	n.d.	15.2%	15.1%	11.2%	12.0%	12.1%	12.4%	14.7%	7.5%	7.3%
	Q3 FY20	12.8%	18.8%	15.0%	15.3%	12.9%	n.d.	n.d.	15.1%	15.1%	11.3%	12.1%	12.2%	12.5%	14.7%	7.6%	7.1%
	Q4 FY19	12.8%	18.8%	14.6%	15.2%	12.8%	n.d.	n.d.	14.8%	15.2%	11.5%	12.5%	12.1%	12.6%	14.3%	8.0%	6.3%

Marked improvement in Asset Quality Despite an Overall Challenging Macro Conditions

GNPA	Q4 FY20	2.1%	1.6%	1.8%	1.7%	0.2%	0.6%	0%	1.7%	2.5%	n.d.	4.5%	0.5%	1.8%	1.7%	NET NPA	0.8%
	Q3 FY20	2.2%	2.0%	2.1%	2.1%	0.2%	0.8%	0%	2.0%	3.0%	n.d.	4.5%	0.4%	1.7%	1.9%		

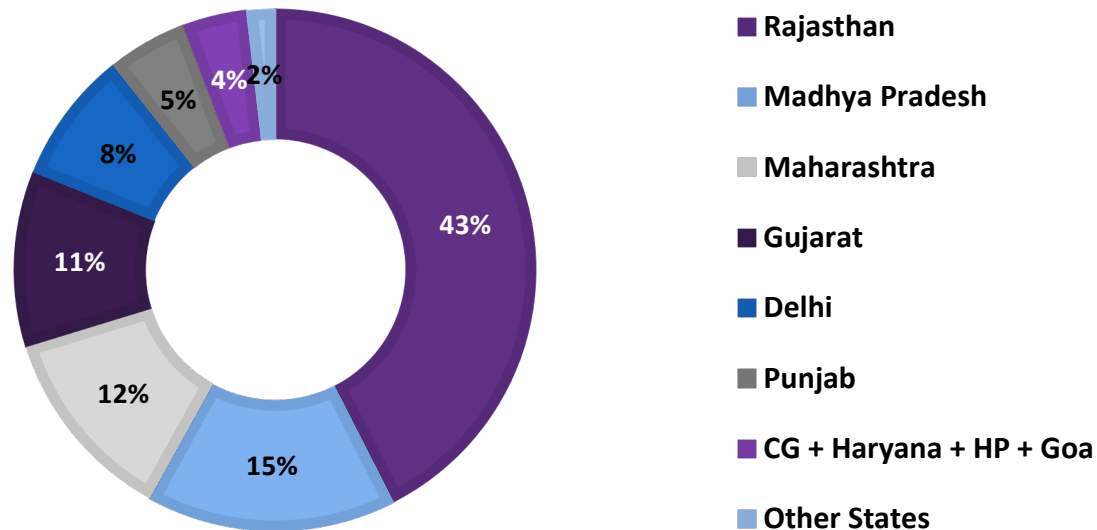
Total Wheels AUM IRR and GNPA inclusive of Two-Wheeler Loans including Loan on Phone

Loan Assets Cuts

Retail Assets – Growth Trajectory Outside of Rajasthan

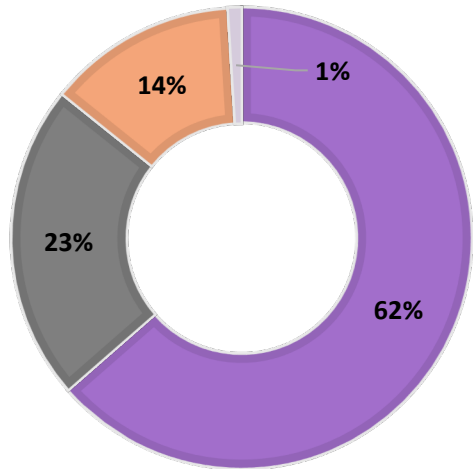
Amount in ₹ Crores	FY20	FY19	Y-o-Y
Total Retail Assets Disbursements	15,040	11,800	27%
Rajasthan Disbursements	6,063	4,695	29%
Outside Rajasthan Disbursements	8,976	7,105	26%

Overall Loan AUM - Geographically well diversified



Wheels – Extremely well-diversified between product, borrower, usage and markets

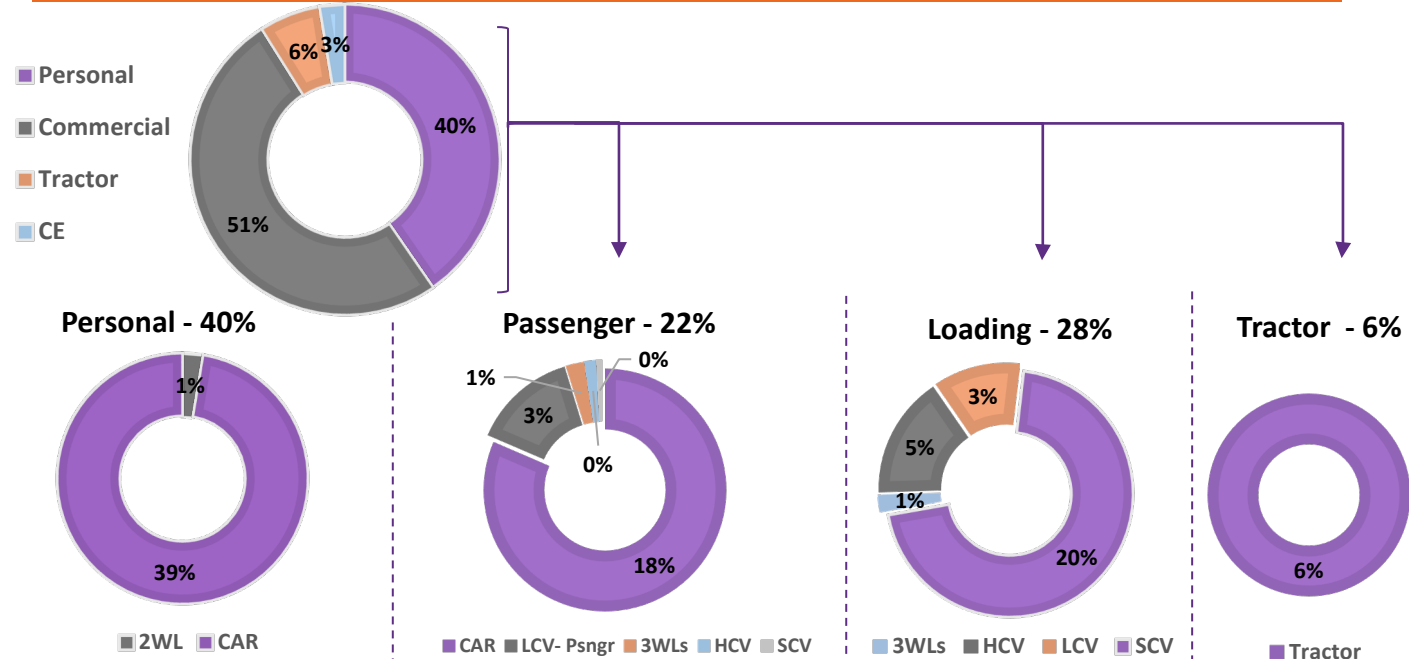
AUM Break-Up



■ New ■ Used
■ Cash on Wheels ■ Trade Advance

- ❑ Granular book, avg ticket size of 3.63 Lakh, avg EMI of 14K, avg LTV of 80%
- ❑ 88% Portfolio is with CIBIL Score above 650 /NTC
- ❑ > 46% book has a vintage of >12 months
- ❑ Established resale market -Top 5 Manufacturer (Maruti, Mahindra, Hyundai, Toyota and TATA) comprises 80% of Book

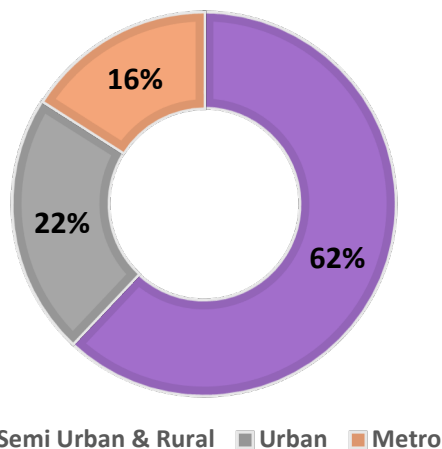
Wheels AUM Break-up by Usage



- ❑ >75% necessity vehicles Rs. <8L cost i.e. WagonR, Alto, Swift
- ❑ Personal vehicles will continue to be safest, preferred sole mode of transport post Covid-19
- ❑ 18% of book is into Taxi segment however, 95% used for point to point travel
- ❑ Only 1.3% of wheels book in Ola & Uber Segment
- ❑ 3% is into School Buses
- ❑ ~90% used for essential items
- ❑ Majority customers are livelihood operators; should bounce back quickly once lockdown is lifted
- ❑ Largely driven by agriculture hence least impacted

SBL Book– Granular, Secured and Catering to Small Retail Businesses

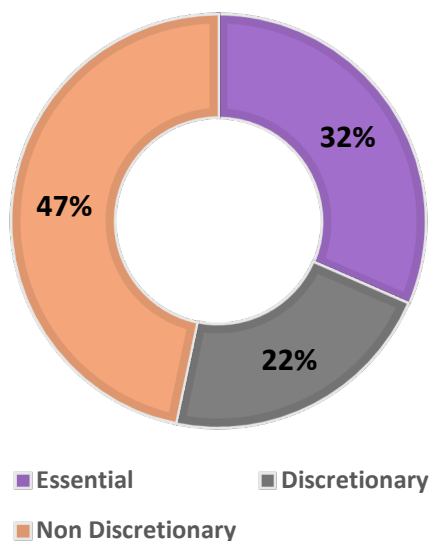
AUM Break-Up –Geography



- 10 Years old well seasoned book
- Extremely granular book with avg ticket size of 10.70 Lakh and Avg EMI of 18K
- Semi Urban & Rural pockets to fare better as these locations are least affected by COVID
- Borrower profile is low leveraged, low overheads and rental cost, expected to restart as soon as lockdown is lifted without incurring any cost

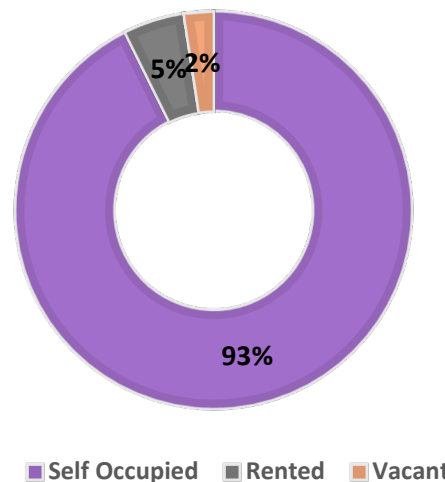
AUM Break –up by Profile, Collateral and LTV

Borrower Profile



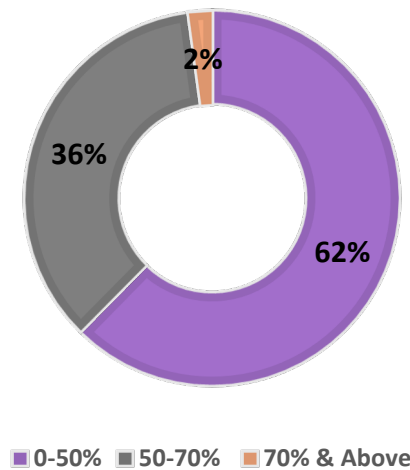
- 79% of portfolio into essential services and non-discretionary Spent
- Non-discretionary spends to pick up immediately post lockdown is lifted

Collateral Occupancy



- 88% of Portfolio is backed by SORP or SOCP
- 5% of portfolio is backed by Self Occupied Institutional and Industrial properties

% LTV

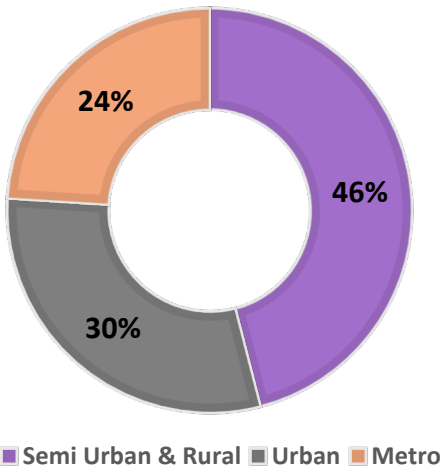


- 98% cases are below 70% LTV
- Avg LTV of 45%

- Business Banking and Agri & SME Banking portfolio is extension of SBL book with more formal banking customers
- 74% of customer has <90% utilization of limits, 73% of the portfolio have an LTV of less than 75%

Home Loan Book - Granular, Self Construction and Low LTV book

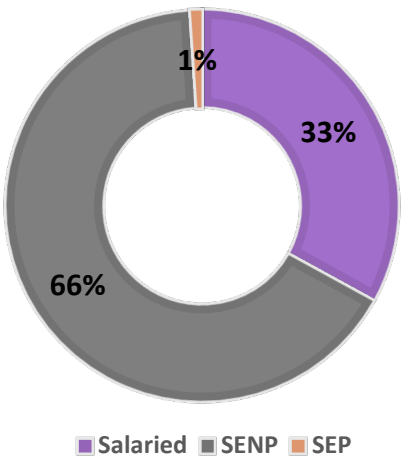
AUM Break-Up –Geography



- 10-years of vintage product (as a parent of Aavas Housing) with deeper understanding of geographies and segment
- Extremely granule book with avg ticket size of 10.60 Lakh and Avg EMI of 12K
- More than 80% of the funding is to 700+ or FTB CIBIL score customer who has demonstrated better repayment in past across our various portfolios.

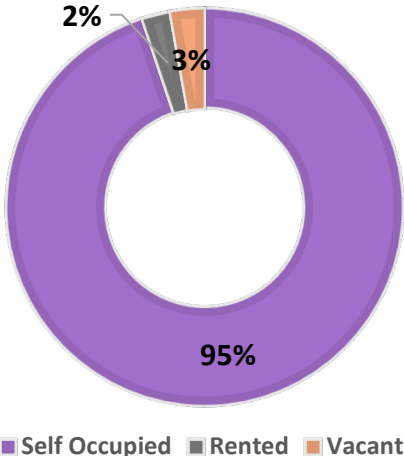
AUM Break –up by Profile, Collateral and LTV

Profile of Borrowers



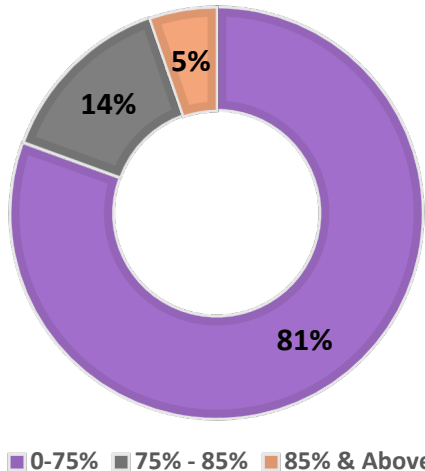
- SENP profiles are similar to SBL Book
- Book is well distributed among business activity and segment. No skewness leading to concentration risk.

Occupancy Status



- 95% of Units funded under HL are for self-occupation
- 85% of underlying properties are fully constructed
- Low builder risk – out of 15% under construction 12% cases are self-construction

% LTV



- 81% cases below 75% LTV
- Average LTV of 53%

Other assets including PL,CD & Gold Loan are very small and largely to ETB customers. Portfolio performance is satisfactory

REG Book – Granular, CF Focused

Successful Vintage of 7 Years of funding more than 33,000 units

Year Started	Cumulative # of Facilities given / Projects Funded	Total Units Funded Across Projects	Cumulative NOCs Given Across All Projects	Cumulative Disbursements (INR Crore)	Cumulative Repayment (INR Crore)	O/S POS
2011-12	1,421	33,375	20,770	2,788	1962	826

~83% of Current POS of INR 826 Crores lent for Smaller Ticket Construction Finance

Type	No of Clients	No of Facilities	O/S POS (INR Crore)	ATS / Facility (INR Crore)*	Gross NPA	Net NPA	Gross NPA (%)	Net NPA (%)
Construction Finance	184	257	688	2.68	9.40	5.28	1.4%	0.77%
Builder LAP	29	53	138	2.60	11.20	8.15	8.1%	5.91%
Total	213	310	826	2.67	20.6	13.43	2.5%	1.63%

Strong Project Underwriting and Monitoring

- ☐ Strictly very selective sourcing; Have completely stopped Builder LAP from last 11 quarters
- ☐ Muted growth in last few quarters; REG AUM hovering around ~INR 800 Crores levels
- ☐ 67% of projects funded are in >60% completion stage, another 25% of the projects funded are into mid stage completion level
- ☐ Satisfactory Portfolio churning i.e. >30% NOCs have been issued against funded units
- ☐ Security Cover at portfolio level is more than 4X; 70% cases have receivable cover >3X
- ☐ ~ 34% of exposure is in projects where > 50% inventory is sold
- ☐ ~ 46% of exposure is in projects where > 25% of the disbursed amount has been repaid from project cashflows

Note – The above business vertical details have been given for last few quarters. We will discontinue disclosing this starting FY21

NBFC Book – Seasoned and Diversified

NBFC Lending spread across varied asset classes – substantially Asset Finance Co's

NBFC Type	No. of Clients	POS (INR Crore)	% Mix	Deposits (INR Crore)
Asset Lending	91	1,070	57.7%	902
- MSME	48	655	35.3%	
- Vehicle	21	155	8.3%	
- Two-Wheeler	17	145	7.8%	
- NBFC having RE book	2	64	3.5%	
- NBFC having some RE exposure	3	52	2.8%	
MFI	24	225	12.1%	418
HFC	21	362	19.5%	323
Fintech	14	144	7.8%	134
Gold	4	55	3.0%	10
Total	154	1,856	100%	1,787

88.3% of the NBFC exposure is in Investment Grade

Credit Rating	POS (INR Crore)	Exposure (%)
Investment Grade	1,638	88.3%
"AA"	35	1.9%
"A"	738	39.8%
"BBB"	865	46.6%
Non-Investment Grade	71	3.8%
Unrated	147	7.9%
Total	1,856	100.0%

Cautious Approach – Constant Book, Asset Quality Maintained

- ❑ Seasoning of more than 7 years. Navigated well through the cycles of Demonetization, Post IL&FS 'crisis of confidence
- ❑ Low Leverage, Less reliance on market instruments. Median Lev of 2.0X and Average Lev of 2.3X and Top 50 clients are at Lev of 2.4X
- ❑ Low Concentration Risk, Portfolio well diversified across asset classes and geographies
- ❑ End Borrower Profile Largely Secured - ~73% on-lending to asset customers with collaterals including CV, 2WLs, MSME, HFC, Gold, etc
- ❑ A major advantage as end borrower has higher propensity to repay; End customer cashflows mostly linked to Local Consumption Economy
- ❑ Only one Case of NBFC book is NPA in the last 7 Years i.e. GNPA of 9.16 Crore (0.49% of POS) and NNPA of 6.41 Crore (0.35% of POS)
- ❑ Stricter Std Asset provisioning at 1% vis-à-vis required 0.4%.

As on 31st Mar 2020

Note – The above business vertical details have been given for last few quarters. We will discontinue disclosing this starting FY21

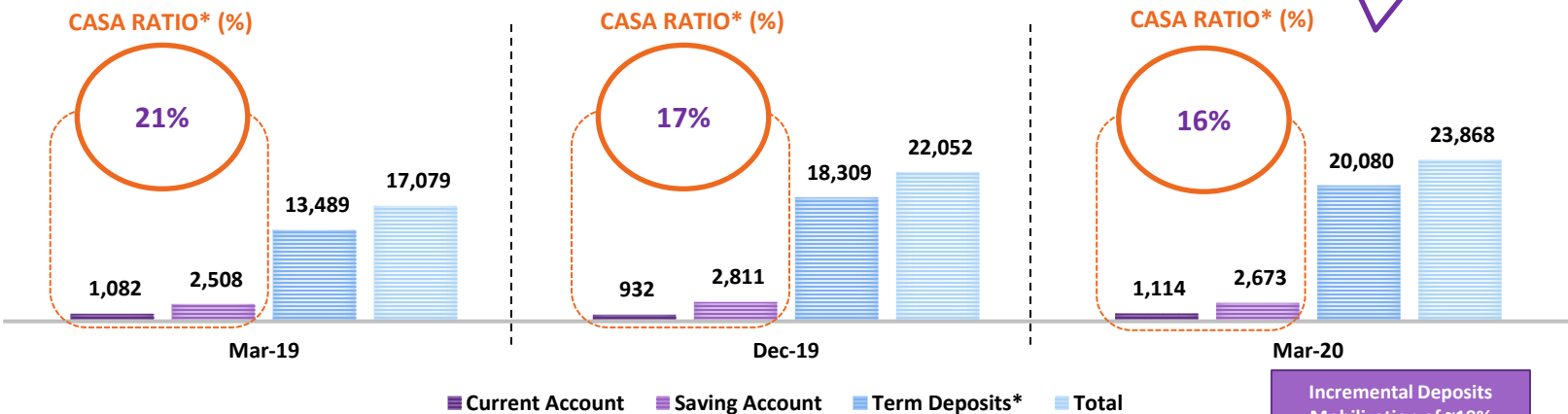
3. Branch Banking - Snapshot



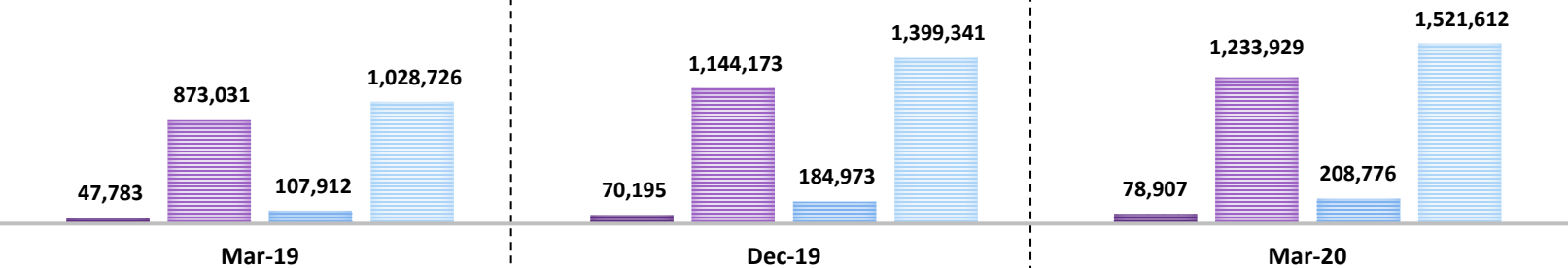
Branch Banking - Snapshot

Growing Deposit Franchise; CASA Ratio of 14%

40% of the Term Deposits are non-callable [Bulk TD – 65% non-callable]



Focus on building granular retail deposit base - No of Accounts



Incremental Deposits Mobilization of ~18% (Mar'20/Feb'20)

Total Deposit Growth

Y-o-Y	Q-o-Q
39.7%	8.2%

Deposit Accounts Growth

Y-o-Y	Q-o-Q
36%	8.7%

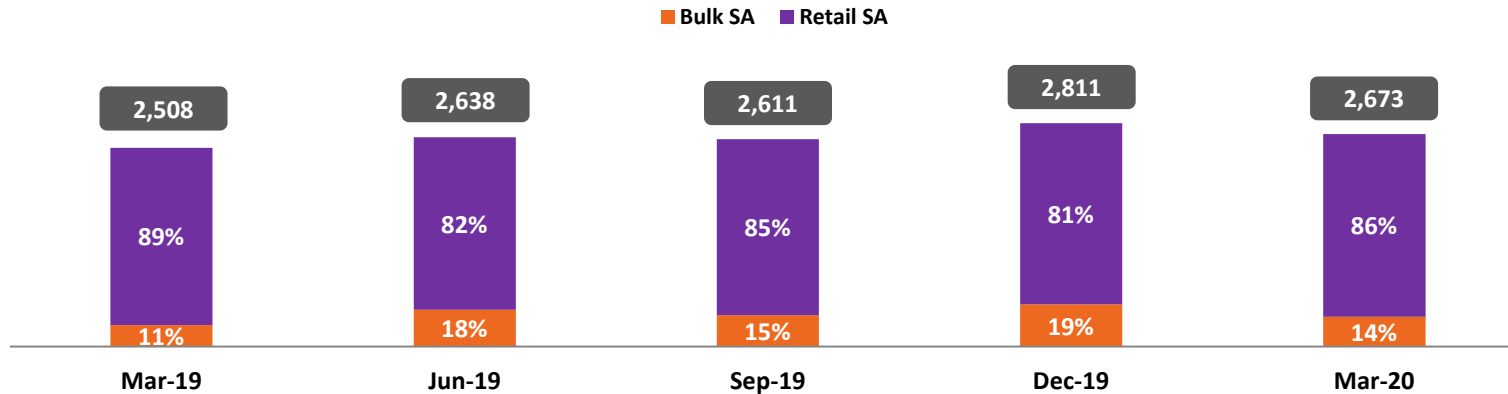
ATS as on 31st Mar 20

Current Account	Savings Account	Term Deposits	Total Deposits
1.4 Lacs	0.22 Lacs	10.7 Lacs	1.7 Lacs

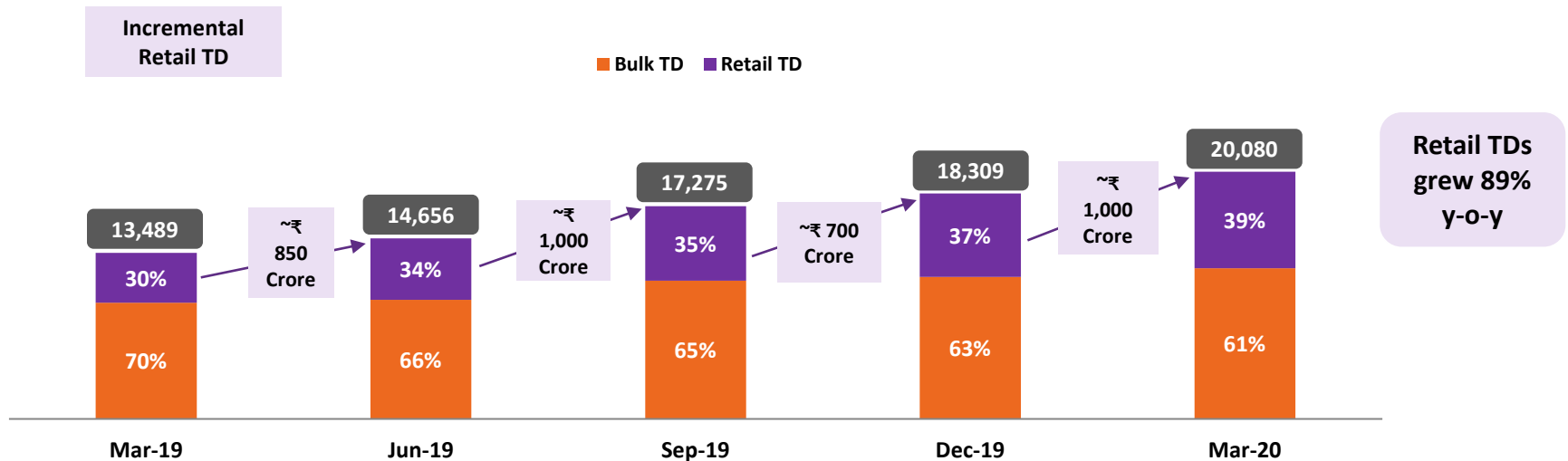
*Note –CASA Ratio calculation and Term Deposits excludes Certificate of Deposits of INR 2,343 Cr as on 31st Mar 2019, INR 1,813 Crore as on 31st Dec 2019 and INR 2,296 Crore as on 31st Mar 2020

Focused on Building A Granular Retail Deposit Franchise

Share of Retail in Savings Account (SA)



Increasing Share of Retail in Term Deposits (TD)

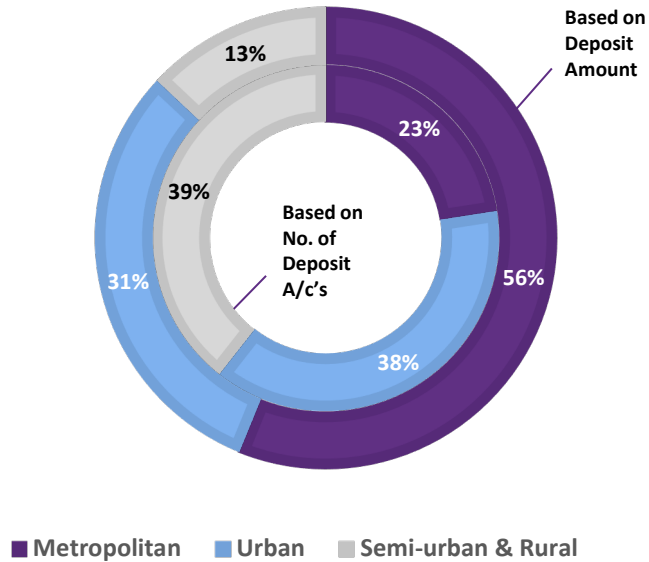


¹ Retail SA refers to all SA of Individuals (including Salaried), HUF and SA of Government & TASC having balance of less than ₹ 5 Crore while Bulk SA refers to SA of Government & TASC with balances of ₹ 5 Crore & above

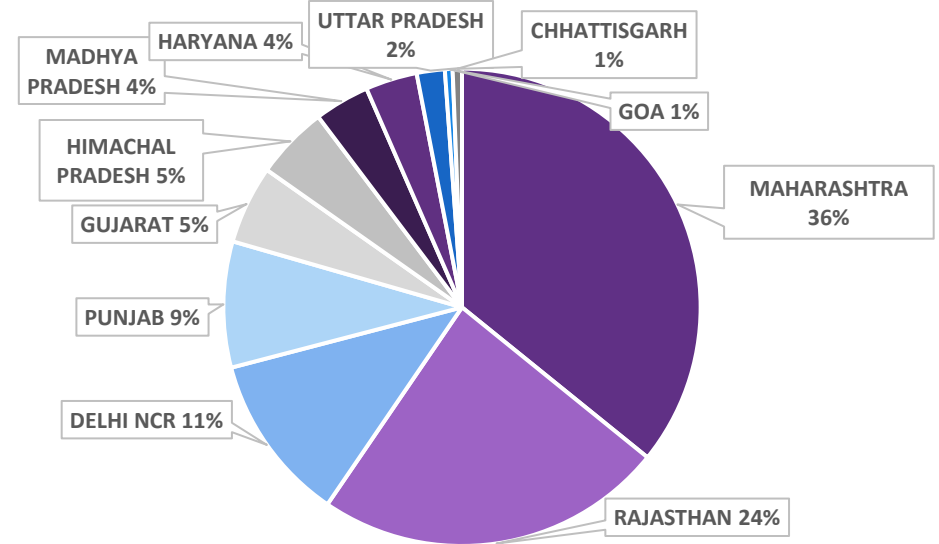
² Retail TD refers to all TD of Individuals (including Salaried), HUF and TD of Corporates, Government & TASC having balance of less than ₹ 1 Crore till 31st Dec 18 and less than ₹ 2 Crore from 31st Mar 19 while Bulk TD refers to all TD of Banks and TD of Corporates, Government & TASC with balances of ₹ 1 Crore & above Crore till 31st Dec 18 and ₹ 2 Crore & above from 31st Mar 19

Branch Banking – Deposit profile

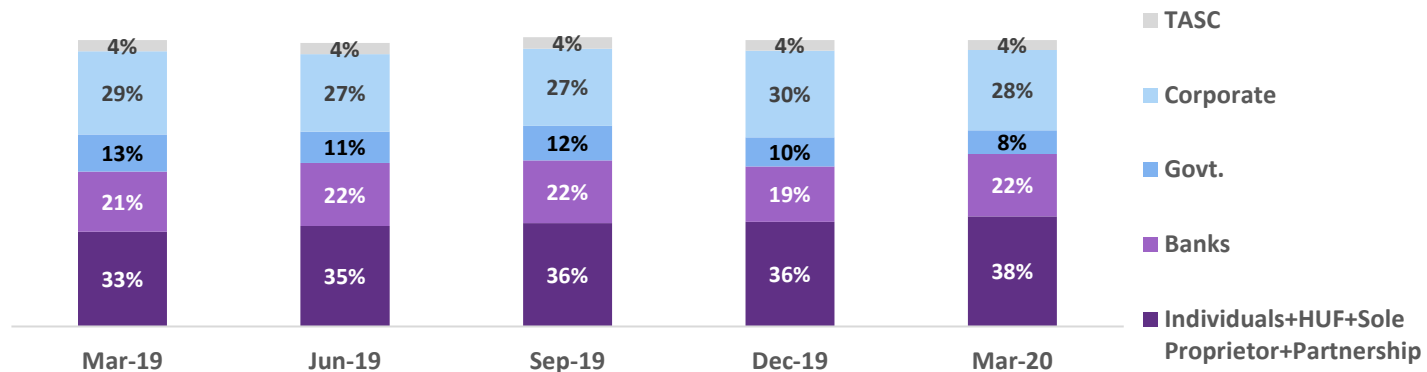
Area-wise Deposit¹ Distribution



Diversified Deposit¹ Build-up across States



Profile of Deposits¹ spread across segments – Focus on building “Individual” base



As on 31st Mar 2020

¹ Deposits excludes Certificate of Deposits of ₹ 2,343 Cr as on 31st Mar 2019, ₹ 1,813 Crore as on 31st Dec 2019 and ₹ 2,296 Crore as on 31st Mar 2020

4. Treasury



Diversified Liabilities Portfolio

Increasing proportion of Deposits further diversifying the funding profile

Funding Source	31-Mar-19	30-Jun-19	30-Sep-19	31-Dec-19	31-Mar-20
Deposits + Borrowings (₹ Crore)	28,036	28,856	30,732	32,534	36,499
Deposits	69%	69%	72%	73%	72%
Refinance from FIs	19%	20%	20%	19%	18%
NCD	6%	5%	4%	3%	3%
Loans from Banks & NBFC	1%	1%	1%	0%	1%
Tier II Capital	3%	3%	2%	2%	2%
CBLO / Line of Credit / Inter-Bank / Others	3%	3%	2%	2%	5%
Total	100%	100%	100%	100%	100%

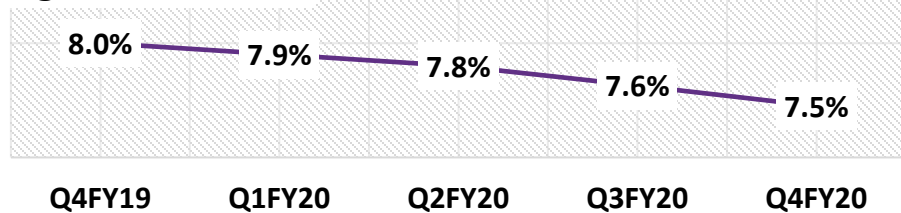
Off-book Source of Fund	31-Mar-19	30-Jun-19	30-Sep-19	31-Dec-19	31-Mar-20
Sec. & Assign O/s AUM [@] (₹ Crore)	1,297	2,266	2,795	3,019	3,582

[@]Outstanding AUM of loan assets sold through Securitisation and Assignment as reduced by Outstanding AUM of Assets retained to meet Minimum Retention Requirement (MRR) in Securitisation and Assignment transaction and appearing in Balance Sheet.

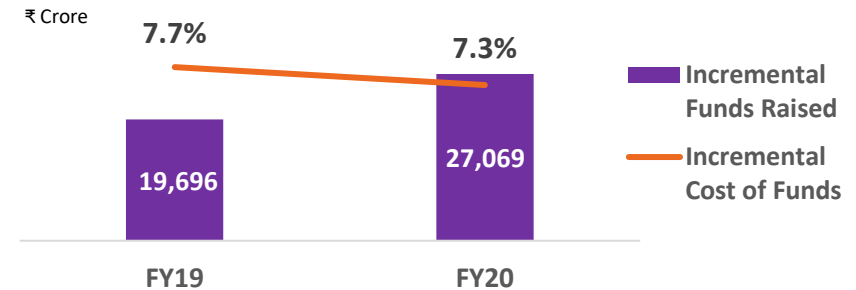
Cost of Funds and Treasury Updates

Stable cost of funds¹

Avg. Cost of funds



Incremental Funds² raised & its Cost



Treasury Update

- Continued focus on reducing Cost of Funds (CoF); Overall CoF declined by 18 bps to ~7.45% from ~7.63% on Q-o-Q; Incremental CoF also improved by 12 bps to 7.2% compared to ~7.3% on Q-o-Q basis.
- As on 31st Mar, Bank maintained extremely comfortable liquidity which is over & above regulatory requirement of SLR, CRR and LCR maintained in form of Excess SLR & other High-Quality Liquid Investments.
- Maintained healthy LCR of 133% against regulatory requirement of 90% as on 31-Mar-20.
- Availed Long term Refinance amounting ₹ Rs 3,615 Crores; Securitized portfolio amounting ₹ ~4,000 Crores during FY20
- CDs outstanding to total external liabilities stood ~6% vs ~8% on Y-o-Y basis; focus on prepayment of high cost grandfathered borrowing; remaining high cost borrowings to be majorly repaid over next 15 months.
- Well managed ALM across all buckets; within Regulatory and Board determined limits
- Treasury operations were profitable during FY20 by undertaking various treasury activities in SLR and Non-SLR portfolio
- Issued PSLC of ~₹ 5,710 Crores with premium of ~₹ 9.87 Cr in Q4FY20 (issued total PSLC of ~₹ 15,505 Cr with premium of ~₹ 81.68 Cr in FY20);
- Availability of excess PSL portfolio over and above regulatory requirement with optionality to capitalize through right mix of Securitization and PSLC

¹Average Cost of Funds represents weighted average interest cost on deposits & borrowings and cost of securitization and assignment, weights being daily average deposits & borrowings and principal outstanding of securitisation and assignment transaction during the period

²Including Securitizations / Assignments

5. Distribution Network, Digital Channels and COVID response



Well entrenched contiguous distribution franchise

11 States

647 Touchpoints

356 ATMs

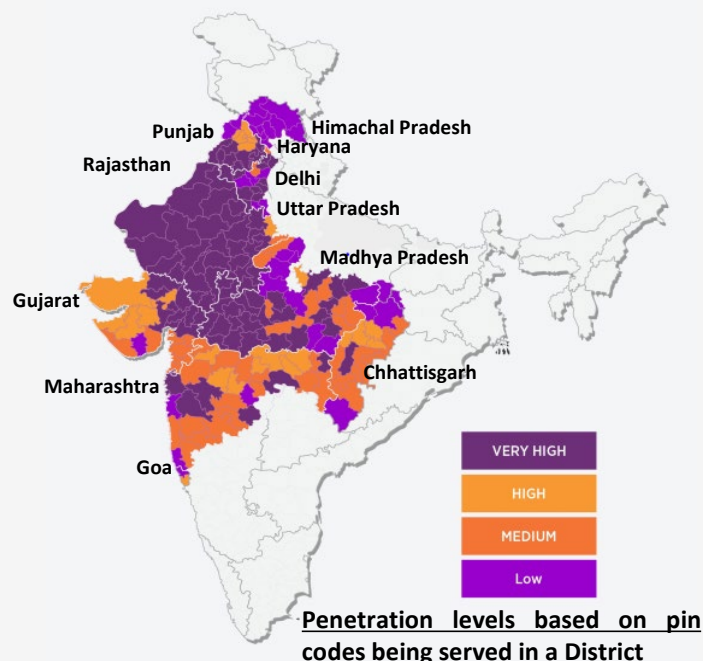
17.2 lakh
Customers

17,112
employees

16% CASA
Ratio²

528 Branches¹, 88 BCs,
31 Asset Centers

Deep Penetration into Core States and Expansion into other States



	Metro-Politan	Urban	Semi-urban			Rural		Rural Un-banked ¹		Total Branches	Asset Centres
States & UT	Tier 1	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6	Tier 5	Tier 6		
Rajasthan	24	31	21	48	23	5	4	7	99	262	11
Madhya Pradesh	7	19	8	10				1	29	74	3
Gujarat	12	23	5	6	4			1	13	64	2
Maharashtra	19	17	7	3	1				3	50	4
Punjab	3	12	4	2					4	25	4
Haryana	2	14	2	1					7	26	1
Chhattishgarh	2	4								6	1
Delhi / NCR	11	1								12	5
Himachal Pradesh		2		2	1					5	
Uttar Pradesh	1	1								2	
Chandigarh		1								1	
Goa			1							1	
Total	81	125	48	72	29	5	4	9	155	528	31
Branch Distribution (%)	15%	24%	28%			33%				100%	

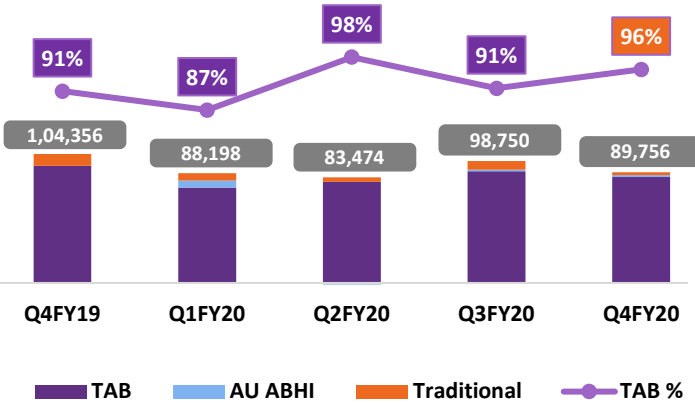
- ❑ Distribution Network spread across 11 states; 61% of our branches are in Rural & Semi Urban Areas (Tier 2 to Tier 6)
- ❑ Opened 16 Bank Branches in Delhi, Gujarat, Punjab, Maharashtra, Madhya Pradesh and Rajasthan in Q4FY20;

¹ 406 Bank Branches and 122 Business Correspondent Banking Outlets.

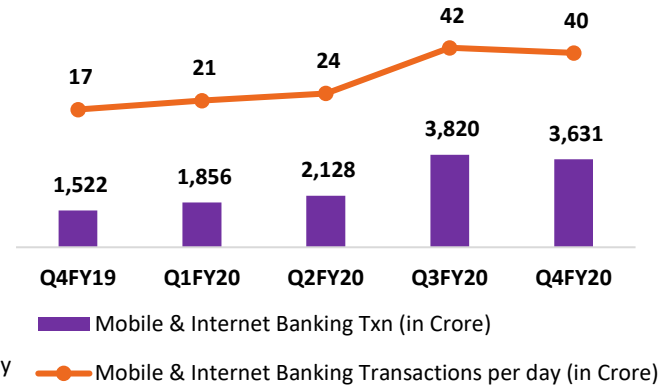
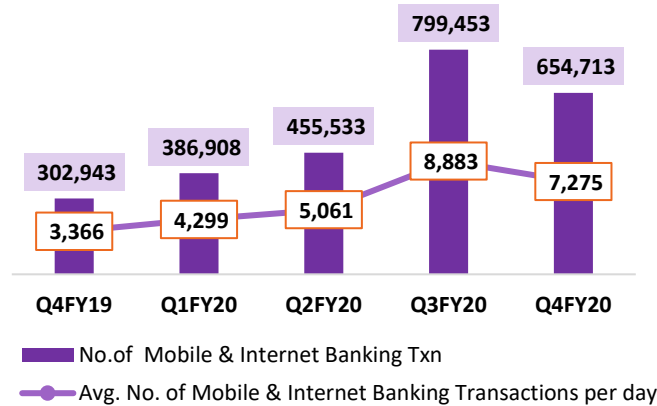
² Calculated based on Deposits excluding Certificate of Deposits of ₹ 2,296 Crore

Digital Channels

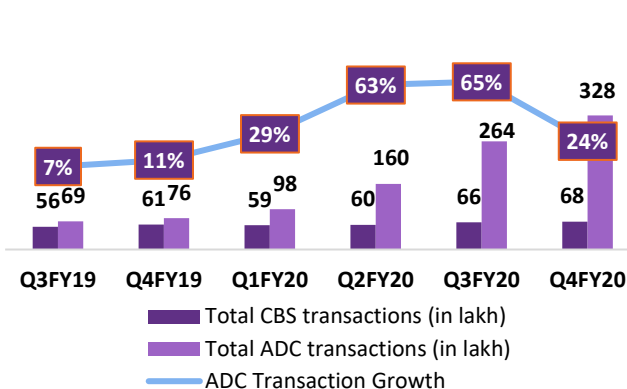
Above 95% TAB based paperless onboarding



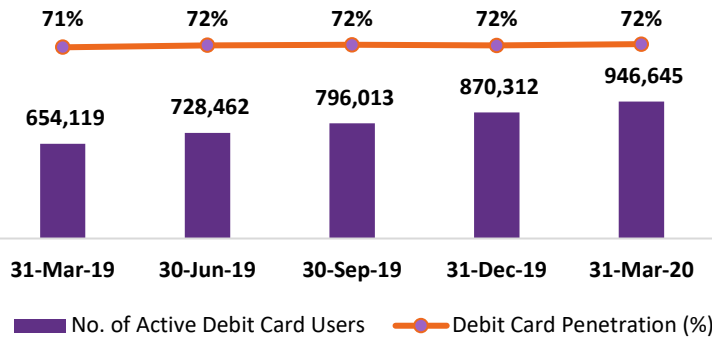
Digital Channel Usage trends; More than 2 lakh Internet & Mobile Banking Users



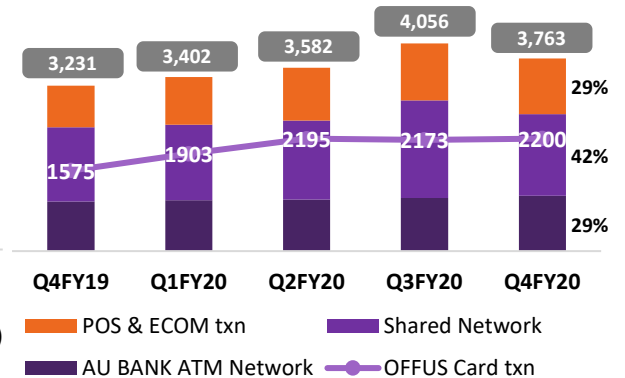
ADC transactions crossed 3.25 Cr in Q4FY20



Increasing Debit Card user base with stable penetration



Debit Card transaction Volume (in '000's)



~1340 POS Machines installed in Q4FY20 taking total Live POS installed to 6,980
~7.4 Lakh transactions worth INR 86 Crore in Q4FY20 vs. 2.9 Lakh transactions worth INR 45 Crore in Q4FY1

Business Continuity Measures During COVID-19



Customers

- Zero downtime in Customer Care Number
- VPN based work from home solution.
- Zero downtime on Retail Internet & Mobile Banking
- Zero downtime on Corporate Internet Banking
- Zero downtime on ATMs

Business Support

- Remote outbound Call Center solution for
 - Insurance
 - Collections
 - Digital Marketing
- VPN solution capacity enhanced to secure connectivity



Productivity

- Microsoft Teams adoption & Training across business
- Virtual Meetings effectively being done by all business and IT teams
- IT Helpdesk Availability is being monitored through Ozontel IVR dashboard & ITSM
- Sharepoint is being used for document collaboration tool

IT Support

- CBS "End of Year" activity completed in record 13 hrs from DR Site
- IT Helpdesk Central number routed to support engineer's mobiles
- Regular Proactive Calling in Branches by IT to check issues
- Virtual Meetings effectively being done by all business and IT teams



Covid-19 – AU Response

Employees	Customer – Engagement and Servicing	Society at Large
Reskilling and Training of Employees Cumulative Employees Across Trainings - 33798	Regular Digital Marketing Campaigns - Educational, Engagement and Motivational Videos	Contributed INR 5 Crores for Corona Relief Measures
Daily Basis- Health Advisories	Launched Covid Shield Product	Supplied hot cooked food to around 2.5L people till now through AU Branch network pan India
Doctor On Call	Engagement Initiatives with Net Banking Registrations	Hand in hand with Covid Fighters - Police Men / Doctors / Other Workers
Reimbursement of full medical expenses for treatment of Covid-19	Zero downtime on Internet Banking, ATM; All branches operational	Public Messaging around adherence to Lockdown
Daily Motivational – AU Exceptional Employee Behavior Case Studies	Moratorium option given to all eligible customers	Donated a fully functional RT PCR testing lab at Bhilwara govt hospital
Virtual Meditation Sessions	Special outreach and help to senior citizens; assisted in meeting their daily needs including procurement of essential items	Donation in kind of Masks, gloves, PPE Kits & sanitizers etc to govt machinery & general public



6. About AU Small Finance Bank



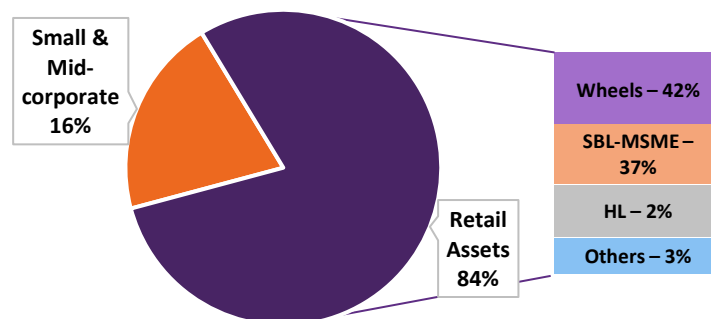
AU BANK – tapping the unreached and unbanked segments

Overview

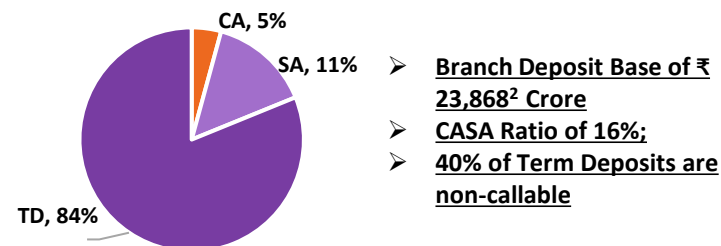
- AU SMALL FINANCE BANK (“AU BANK” or “Company”) is a **scheduled commercial bank** which successfully transitioned from an Asset Financing NBFC to an SFB; started in 1996; commenced banking operations in Apr 19, 2017;
- A **retail focused bank** with diversified bouquet of products and services
- Target customers include **low and middle income individuals** and **micro / small businesses** which are credit worthy having business potential but unable to avail financing from formal channels; 17.2 lakh active customers;
- **Contiguous geographical distribution** across 11 states and a UT with 528 branches¹, 31 asset centers, 88 business correspondent agents, 12 offices, 356 ATMs;
- Created a niche by focusing on segments of high growth potential and high margins while ensuring lower risk through **robust risk management and governance practises**: GNPA of 1.7% and NNPA of 0.8% as on 31st Mar 2020;
- Promoted by **first generation entrepreneur**, Sanjay Agarwal, a merit holder CA, holding ~31% stake; ably supported by **experienced team of professionals**; young and passionate team of 17,112 employees;
- **Marquee Investor base** which includes institutions like Temasek Holdings, Nomura, Warburg Pincus, JP Morgan, SBI MF, Capital Group, Kedaara Capital, etc;
- Long-term credit rating of “**AA- / Stable**” by **CRISIL Ratings, ICRA Ratings, India Ratings & CARE Ratings**; Highest Short-term credit rating of “**A1+**”

Focused on Retail Financing with Diversified Portfolio

Gross AUM of ₹ 30,893 Crore

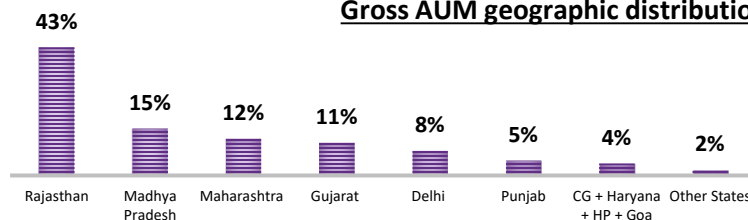


Strong Build up of Deposits



Contiguous Geographic presence

Gross AUM geographic distribution



As on 31st Mar 2020

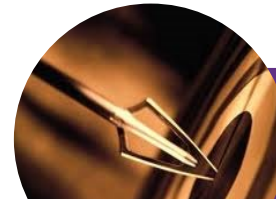
¹ 406 Bank Branches and 122 Business Correspondent Banking Outlets.

² Calculated based on Deposits excluding Certificate of Deposits of ₹ 2,296 Crore



AU Vision

- To be the world's most trusted retail bank and coveted employer
- That is admired as the epitome of financial inclusion and economic success,
- Where ordinary people do extraordinary things to transform society at large,
- Thereby guaranteeing trust, confidence and customer delight.



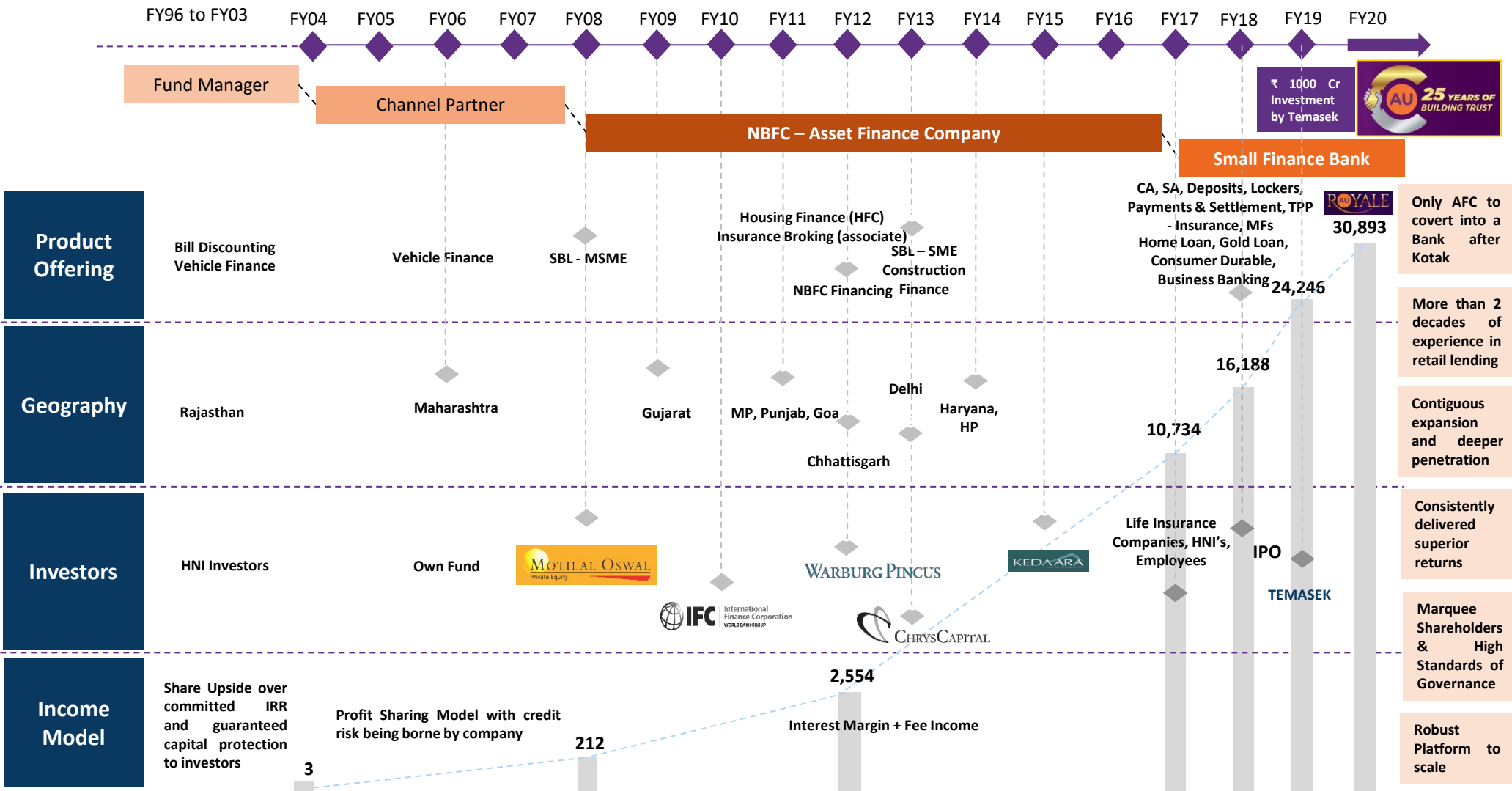
AU Mission

To build one of India's largest retail franchise that is admired for:

- Making every customer feel supreme while being served
- Aspiring that no Indian is deprived of banking
- Bias for action, dynamism, detail orientation and product and process innovation
- Globally respected standards of integrity, governance and ethics
- Being an equal opportunity employer, providing a collaborative and rewarding platform to all its employees

Fastest growth to ₹ 1 trillion book size and a client base of 10 million+ delighted customers

AU Journey - natural progression to Bank



*Column bar denotes Gross AUM as at end of that particular FY; In ₹ Crores

Experienced Board of Directors



Mr. Raj Vikash Verma

Chairman and Independent Director

35+ years of experience

Masters in Economics,

MBA (FMS), CAIIB

Leadership positions at NHB, IMGC, CERSAI, PFRDA, etc.



Mr. V G Kannan

Additional Director

(Independent)

38+ years of experience in Banking Industry

MBA

Ex MD - State Bank of India
Ex CEO & COO – SBI Capital Markets
Ex Chief Executive – Indian Bank Association



Mr. Krishan Kant Rathi

Independent Director

29+ years of experience

FCA, CS

Ex-CEO, Future Consumer Limited
Ex-CFO, Future Group



Ms. Jyoti Narang

Independent Director

37+ years of experience

MBA

Ex-COO, Taj Group of Hotels



Prof. M S Sriram

Additional Director

(Independent)

35+ years of experience

MBA, Fellow, IIMB (equivalent to PhD)

Visiting Faculty at IIM - Bangalore, Distinguished Fellow-IDRBT, Chair, Centre for public policy-IIMB
On Board of IDMC and NDDB dairy Services etc.



Mr. Pushpinder Singh

Additional Director

(Independent)

33+ years of experience in IT and Payment Systems

BSc, CAIIB

Ex-CIO, Bank of India
Ex Advisor, NPCI (FI & new business)



Mr. Narendra Ostawal

Non-executive Director

18+ years of experience

CA, MBA (IIM B)

MD, Warburg Pincus India Private Limited



Mr. Sanjay Agarwal

MD & CEO

25+ years of experience

FCA (All India Rank holder)

EY Entrepreneur of the Year Award 2018; Business Leader of the Year, ICAI Awards, 2017



Mr. Uttam Tibrewal

Whole-Time Director

23 years of experience

B. Com

Associated with the Bank for more than 16 years

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THANK YOU

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Abbreviations

ADC	Alternate Delivery Channels	NII	Net Interest Income
AFS	Available for Sale	NPA	Non Performing Assets
ALM	Asset Liability Management	NSE	National Stock Exchange
AUM	Asset Under Management	OPEX	Operating Expenses
BSBDA	Basic Savings Bank Deposit A/C	P/L	Profit & Loss Statement
BSE	Bombay Stock Exchange	PAT	Profit After Tax
CASA	Current Account Deposits and Savings Account Deposit	PPOP	Pre-Provisioning Operating Profit
CBS	Core Banking Solution	Q-o-Q	Quarter on Quarter
CRAR	Capital Adequacy Ratio	ROA	Return on Average Assets
CRR	Cash Reserve Ratio	ROE	Return on Average Shareholder's Fund
DPD	Days Past Due	RTGS	Real Time Gross Settlement
EPS	Earning Price Per Share	SFB	Small Finance Bank
HTM	Held Till Maturity	SLR	Statutory Liquidity Ratio
IPO	Initial Public Offer	STP	Straight Through Processing
LCR	Liquidity Coverage Ratio	TAB	Tablet Mobile Device
NBFC	Non-Banking Finance Company	Y-o-Y	Year on Year